

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ingrid Rivera  
Debtor

Case No. 21-02672-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

Page 1 of 4

Date Rcvd: Feb 10, 2022

Form ID: nnew341

Total Noticed: 58

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Ingrid Rivera, 817 E. King St., York, PA 17403-1779  |
| 5451683  | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998  |
| 5459075  | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033  |
| 5451699  | + Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802   |
| 5451724  | + Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001  |
| 5451716  | + Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475   |
| 5451717  | The CBE Group, Inc., PO Box 2217, Waterloo, IA 50704-2217  |
| 5451718  | The York Water Company, PO Box 15089, York, PA 17405-7089  |
| 5451725  | ++ U S DEPARTMENT OF JUSTICE TAX DIVISION, CIVIL TRIAL SECTION EASTERN REGION, P O BOX 227, BEN FRANKLIN STATION, WASHINGTON DC 20044-0227 address filed with court:, U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044 |
| 5451727  | United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754  |
| 5451719  | + Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001   |
| 5453673  | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  |
| 5451720  | Wellspring Health, PO Box 742688, Cincinnati, OH 45274-2688  |
| 5451721  | + York Sewer & Refuse Department, 50 W King St, York, PA 17401-1420  |

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + Email/PDF: rmscedi@recoverycorp.com           | Feb 10 2022 18:49:02 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                     |
| 5456653  | Email/PDF: bncnotices@becket-lee.com            | Feb 10 2022 18:49:08 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                |
| 5451682  | + Email/PDF: bncnotices@becket-lee.com          | Feb 10 2022 18:49:08 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540                                    |
| 5451684  | + Email/Text: BarclaysBankDelaware@tsico.com    | Feb 10 2022 18:44:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801                          |
| 5454878  | Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 10 2022 18:49:02 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5451685  | + Email/PDF: AIS.cocard.ebn@aisinfo.com         | Feb 10 2022 18:48:59 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                |
| 5455974  | Email/PDF: AIS.cocard.ebn@aisinfo.com           | Feb 10 2022 18:49:08 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083     |
| 5451687  | + Email/PDF: Citi.BNC.Correspondence@citi.com   | Feb 10 2022 18:48:51 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                |
| 5451688  | + Email/PDF: Citi.BNC.Correspondence@citi.com   | Feb 10 2022 18:49:02 | Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                           |

|         |  |                      |  |
|---------|--|----------------------|--|
| 5451689 | + Email/PDF: Citi.BNC.Correspondence@citi.com                | Feb 10 2022 18:49:02 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  |
| 5451690 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM                 | Feb 10 2022 18:44:00 | Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125   |
| 5451691 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM                 | Feb 10 2022 18:44:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 5451692 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM                 | Feb 10 2022 18:44:00 | Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 5451693 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM                 | Feb 10 2022 18:44:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 5451722 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov                      | Feb 10 2022 18:44:00 | Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106  |
| 5451700 | + Email/PDF: Citi.BNC.Correspondence@citi.com                | Feb 10 2022 18:48:51 | Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040   |
| 5457198 | Email/Text: cashiering-administrationservices@flagstar.com   | Feb 10 2022 18:45:00 | Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098   |
| 5451694 | + Email/PDF: ais.fpc.ebn@aisinfo.com                         | Feb 10 2022 18:48:59 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 5451695 | + Email/Text: cashiering-administrationservices@flagstar.com | Feb 10 2022 18:45:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639   |
| 5451696 | + Email/Text: GenesisFS@ebn.phinsolutions.com                | Feb 10 2022 18:45:00 | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401  |
| 5451697 | Email/Text: sbse.cio.bnc.mail@irs.gov                        | Feb 10 2022 18:44:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 5451686 | Email/PDF: ais.chase.ebn@aisinfo.com                         | Feb 10 2022 18:49:08 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  |
| 5457817 | + Email/Text: RASEBN@raslg.com                               | Feb 10 2022 18:44:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 5451698 | + Email/Text: PBNCNotifications@peritussservices.com         | Feb 10 2022 18:44:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043   |
| 5458988 | Email/PDF: resurgentbknofications@resurgent.com              | Feb 10 2022 18:49:02 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 5451703 | Email/Text: ml-ebn@missionlane.com                           | Feb 10 2022 18:44:00 | Mission Lane LLC, Attn: Bankruptcy, Po Box 105286, Atlanta, GA 30348   |
| 5451701 | + Email/Text: Mercury@ebn.phinsolutions.com                  | Feb 10 2022 18:44:00 | Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064   |
| 5451702 | + Email/PDF: MerrickBKNotifications@Resurgent.com            | Feb 10 2022 18:49:02 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001   |
| 5458207 | + Email/Text: bankruptcydpt@mcmcg.com                        | Feb 10 2022 18:44:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  |
| 5451704 | + Email/Text: bankruptcynotices@psecu.com                    | Feb 10 2022 18:45:00 | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  |
| 5451726 | Email/Text: RVSVCBICNOTICE1@state.pa.us                      | Feb 10 2022 18:44:00 | PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946  |
| 5455324 | + Email/Text: bankruptcynotices@psecu.com                    | Feb 10 2022 18:45:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013   |
| 5451705 | + Email/PDF: gecsedl@recoverycorp.com                        | Feb 10 2022 18:49:08 | Synch/cheapoair Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |

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| 5451706 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:02 | Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                       |
| 5451707 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:01 | Synch/walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                    |
| 5451775 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:02 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5451708 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:08 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060            |
| 5451709 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:01 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064  |
| 5451710 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:48:48 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060          |
| 5451711 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:48:48 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064          |
| 5451712 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:01 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060             |
| 5451713 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:08 | Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005                           |
| 5451714 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:48:48 | Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064          |
| 5451715 | + Email/PDF: gecsedl@recoverycorp.com                | Feb 10 2022 18:49:01 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060          |
| 5451725 | Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov | Feb 10 2022 18:44:00 | U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044        |

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 5451723  | *             | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2022 at the address(es) listed below:

District/off: 0314-1  
Date Rcvd: Feb 10, 2022

User: AutoDocke  
Form ID: ntnew341

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| Name                          | Email Address  |
|-------------------------------|--|
| Denise E. Carlon              | on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com                         |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com  |
| John Matthew Hyams            | on behalf of Debtor 1 Ingrid Rivera jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com |
| Rebecca Ann Solarz            | on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com   |
| United States Trustee         | ustpre03.ha.ecf@usdoj.gov  |

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Ingrid Rivera,  
aka Ingrid M. Rivera, aka Ingrid M. Santiago,

Chapter 13

**Debtor 1**

Case No. 1:21-bk-02672-HWV

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference,  
further details will be provided to you

Date: March 17, 2022

Time: 09:00 AM

**Address of the Bankruptcy Clerk's Office:**

Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: KarenDavis, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: February 10, 2022

ntnew341 (04/18)